

Civil  
Case No:  
10864-WGY

Exhibit 4

EXHIBIT 4

## Your Order Summary

FILE #	2020-1-2250	PROPERTY ADDRESS	148 Williams Street Taunton, MA 02780	LOAN #	EAS2007368067
PREPARED	12/23/2020	BUYER	Michelle Newcomb	TITLE BY	Platinum Title and Closing Services PC
SETTLEMENT	12/24/2020	SELLER	Michelle Torrey	OUR ADDRESS	1185 Turnpike Street Stoughton, MA 02072
DISBURSEMENT	12/24/2020	LENDER	Residential Mortgage Services, Inc.	OUR PHONE #	(617) 941-9100
SETTLEMENT LOCATION	1185 Turnpike Street Stoughton, MA 02072			ATTORNEY	Betsy Kelley

## Charges

SELLER DEBIT	SELLER CREDIT	PRIMARY CHARGES & CREDITS	BUYER DEBIT	BUYER CREDIT
	\$392,500.00	Sales Price of Property	\$392,500.00	
		Loan Amount		\$385,390.00
\$7,500.00		Seller Credit		\$7,500.00
		Lender Credit		\$3.00
SELLER DEBIT	SELLER CREDIT	PRORATIONS/ADJUSTMENTS	BUYER DEBIT	BUYER CREDIT
	\$104.99	City/Town Taxes 12/24/2020 to 01/01/2021	\$104.99	
SELLER DEBIT	SELLER CREDIT	LOAN CHARGES	BUYER DEBIT	BUYER CREDIT
		0.25% of Loan Amount (Points)	\$963.48	
		Origination Fee	\$1,185.00	
		verification fee	\$125.00	
		Appraisal Fee to Barlow RE Appraisal	\$475.00	
		Credit monitoring to Equifax	\$14.00	
		Credit Report Fee to Factual Data	\$44.75	
		Flood Cert Fee to Corelogic	\$8.50	
		MERS to MERS	\$11.95	
		mortgage Insurance premium to HUD	\$6,628.33	
		Obtain MLC (2) to Taunton, MA Tax Collector	\$100.00	
		Plot Plan to New England Land Survey, Inc.	\$110.00	
		Prepaid Interest (\$30.36 per day from 12/24/2020 to 01/01/2021)	\$242.88	
SELLER DEBIT	SELLER CREDIT	IMPOUNDS	BUYER DEBIT	BUYER CREDIT
		Homeowner's Insurance \$146.42 per month for 3 mo.	\$439.26	
		Property taxes \$402.47 per month for 2 mo.	\$804.94	
		Aggregate adjustment		\$146.42
SELLER DEBIT	SELLER CREDIT	PAYOFFS	BUYER DEBIT	BUYER CREDIT
\$137,025.13		Payoff to Mr. Cooper		
		Principal : \$136,198.73		
		Interest : \$701.40		
		Release : \$105.00		
		: \$20.00		

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 INQUIRY SERVICE

SELLER DEBIT		SELLER CREDIT	GOVERNMENT RECORDING AND TRANSFER CHARGES	BUYER DEBIT	BUYER CREDIT
			Recording Fees		\$475.00
			---Deed: \$155.00		
			---Mortgage: \$205.00		
			---MLC: \$80.00		
			---Homestead: \$35.00		
			---: \$		
\$1,789.80			Excise Tax (State Deed Taxes) to Bristol North Registry of Deeds		
SELLER DEBIT	SELLER CREDIT	TITLE CHARGES		BUYER DEBIT	BUYER CREDIT
		Title - Lender's Title Policy to First American Title Insurance Company		\$965.00	
		Title - Settlement or Closing Fee to Platinum Title and Closing Services PC		\$595.00	
		Title Exam Fee to Platinum Title and Closing Services PC		\$125.00	
		Title - Owner's Title Policy to First American Title Insurance Company		\$782.00	
SELLER DEBIT	SELLER CREDIT	MISCELLANEOUS CHARGES		BUYER DEBIT	BUYER CREDIT
\$75.00		Discharge Tracking Fee to Platinum Title and Closing Services PC			
\$50.00		payoff processing fee to Platinum Title and Closing Services PC			
		Homeowner's Insurance Premium to Arbella		\$1,757.00	
		EST Feb Tax Bill to City of Taunton		\$1,207.41	
SELLER DEBIT	SELLER CREDIT	TOTALS		BUYER DEBIT	BUYER CREDIT
\$146,439.93	\$392,604.99			\$409,664.49	\$393,039.42

CASH FROM BUYER \$16,625.07

CASH TO SELLER \$246,165.06

## Acknowledgement

We/I have carefully reviewed this settlement statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of this settlement statement.

We/I authorize Platinum Title and Closing Services PC to cause the funds to be disbursed in accordance with this statement.

Buyer

  
Michelle Newcomb

Seller

12/24/2020  
Date

  
Michelle Torrey  
Date

Settlement Agency

Settlement Agent

Date

## Closing Information

Date Issued  
 Closing Date 12/24/2020  
 Disbursement Date 12/24/2020  
 Settlement Agent Platinum Title and Closing Services PC  
 File # 2020-1-2250  
 Property 148 Williams Street  
 Taunton, MA 02780  
 Sale Price \$392,500.00

## Transaction Information

Borrower Michelle Newcomb  
 148 Williams Street  
 Taunton, MA 02780  
 Seller Michelle Torrey  
 148 Williams Street  
 Taunton, MA 02780  
 Lender Residential Mortgage Services, Inc.

## Summaries of Transactions

### SELLER'S TRANSACTION

M. Due to Seller at Closing	\$392,604.99
01 Sale Price of Property	\$392,500.00
02 Sale Price of Any Personal Property Included in Sale	
03	
04	
05	
06	
07	
08	
Adjustments for Items Paid by Seller in Advance	
09 City/Town Taxes 12/24/2020 to 01/01/2021	\$104.99
10 County Taxes	
11 Assessments	
12	
13	
14	
15	
16	
N. Due from Seller at Closing	\$146,439.93
01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	\$1,914.80
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan to Mr. Cooper	\$137,025.13
05 Payoff of Second Mortgage Loan	
06	
07	
08 Seller Credit	\$7,500.00
09	
10	
11	
12	
13	
Adjustments for Items Unpaid by Seller	
14 City/Town Taxes	
15 County Taxes	
16 Assessments	
17	
18	
Calculation	
Total Due to Seller at Closing (M)	\$392,604.99
Total Due from Seller at Closing (N)	-\$146,439.93
Cash to Close <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$246,165.06

## Contact Information

### Real Estate Broker (B)

Name  
 Address  
 ST License ID  
 Contact  
 Contact ST License ID  
 Email  
 Phone

### Real Estate Broker (S)

Name  
 Address  
 ST License ID  
 Contact  
 Contact ST License ID  
 Email  
 Phone

### Settlement Agency

Name Platinum Title and Closing  
 Services PC  
 Address 1185 Turnpike Street  
 Stoughton, MA 02072  
 ST License ID 560474  
 Contact Betsy Kelley  
 Contact ST License ID 560474  
 Email betsy@platinumtitleandclosing.com  
 Phone 617-347-3477

Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

LOAN COSTS	Seller Paid	
	At Closing	Before Closing
<b>A. Origination Charges</b>		
01 0.25% of Loan Amount (Points)		
02		
03		
<b>B. Services Borrower Did Not Shop For</b>		
01		
02		
03		
04		
05		
06		
07		
08		
09		
10		
11		
<b>C. Services Borrower Did Shop For</b>		
01		
02		
03		
04		
05		
06		
07		
08		
<b>OTHER COSTS</b>		
<b>E. Taxes and Other Government Fees</b>		
01 Recording Fees Deed: \$155.00 Mortgage: \$205.00		
02 Excise Tax (State Deed Taxes) to Bristol North Registry of Deeds	\$1,789.80	
03		
04		
<b>F. Prepays</b>		
01 Homeowner's Insurance Premium to Arbella		
02 Mortgage Insurance Premium		
03 Prepaid Interest		
04 Property Taxes		
05		
<b>G. Initial Escrow Payment at Closing</b>		
01 Homeowner's Insurance		
02 Mortgage Insurance		
03 Property taxes		
04		
05		
06		
07		
08		
<b>H. Other</b>		
01 payoff processing fed ex to Platinum Title and Closing Services PC	\$50.00	
02 Discharge Tracking Fee to Platinum Title and Closing Services PC	\$75.00	
03		
04		
05		
06		
07		
08		
<b>J. TOTAL CLOSING COSTS</b>		
	\$1,914.80	

*Michelle M. Torrey*  
Michelle Torrey

Date

## Assessment and Sales Report

### Location & Ownership Information

**Address:** 148 Williams St Taunton, MA 02780  
**Map Ref:** M: 80 L: 206 U:  
**Owner 1:** Michelle Newcomb  
**Owner Address:** 148 Williams St Taunton, MA 02780

**Zoning:** 3.27  
**Owner 2:**

### Property Information

**Use:** 1-Family Residence  
**Levels:** 2  
**Total Rooms:** 9  
**Full Baths:** 2  
**Year Built:** 1988

**Total Area:** 4,267 SqFt  
**First Floor Area:** 1,048 SqFt  
**Attic Area:** 0 SqFt  
**Unfinished Basement:** 1,032 SqFt

**Attached Garage:** 0  
**Heat Type:** Forced Hot Water  
**Roof Type:** Gable  
**Air Conditioned:** No  
**Foundation:**

**Style:** Colonial  
**Lot Size:** 0.49 Acres (21,344 SqFt)  
**Bedrooms:** 4  
**Half Baths:** 1  
**Basement Type:** Full  
**Total Living Area:** 2,080 SqFt  
**Addl. Floor Area:** 0 SqFt  
**Finished Basement:** 0 SqFt  
**Total Basement:** 1,032 SqFt

**Other Garage:** 0  
**Fuel Type:** Oil  
**Exterior:** Wood Side/Shingles  
**Fireplaces:** 1  
**Condition:** Average

### Assessment Information

**Last Sale Date:** 12/24/2020  
**Last Sale Book:** 26583  
**Land Value:** \$125,700  
**Misc. Improv.:** \$0  
**Fiscal Year:** 2024  
**Map Ref:** M: 80 L: 206 U:  
**Tax Rate (Comm):** 24.53

**Last Sale Price:** \$392,500  
**Last Sale Page:** 169  
**Building Value:** \$337,200  
**Total Value:** \$462,900  
**Estimated Tax:** \$5,180  
**Tax Rate (Res):** 11.19  
**Tax Rate (Ind):** 24.53

### Sales History

#### Recent Sale #1

**Sale Price:** \$392,500  
**Buyer Name:** Michelle Newcomb  
**Lender Name:** Residential Mtg Svcs  
**Sale Book:** 26583

**Sale Date:** 12/24/2020  
**Seller Name:** Michelle Torrey  
**Mortgage Amount:** \$385,390  
**Sale Page:** 169

#### Recent Sale #2

**Sale Price:** \$361,000  
**Buyer Name:** Michelle Torrey  
**Lender Name:** Taylor Bean&Whitaker  
**Sale Book:** 14760

**Sale Date:** 05/06/2005  
**Seller Name:** Deutsche Bank Natl T  
**Mortgage Amount:** \$200,000  
**Sale Page:** 266

#### Recent Sale #3

**Sale Price:** \$325,071  
**Buyer Name:** Ameriquest Mtg Securities  
**Lender Name:**  
**Sale Book:** 14186

**Sale Date:** 10/25/2004  
**Seller Name:** Catherine Parsons  
**Mortgage Amount:** \$0  
**Sale Page:** 243

### Mortgage History

#### Recent Mortgage #1

**Buyer Name:** William H Parsons Jr  
**Mortgage Amount:** \$30,000

**Lender Name:** Parsons Carol G  
**Mortgage Date:** 04/15/2003



Mortgage Book: 11916

Mortgage Page: 216

**Recent Mortgage #2**

**Buyer Name:** William Parsons  
**Mortgage Amount:** \$297,500  
**Mortgage Book:** 11376

**Lender Name:** Ameriquet Mtg Corp  
**Mortgage Date:** 12/18/2002  
**Mortgage Page:** 147

**Recent Mortgage #3**

**Buyer Name:** William H Parsons  
**Mortgage Amount:** \$231,000  
**Mortgage Book:** 9493

**Lender Name:** Abn Amro Mtg Group  
**Mortgage Date:** 06/05/2001  
**Mortgage Page:** 155

**Recent Mortgage #4**

**Buyer Name:** William H Parsons Jr  
**Mortgage Amount:** \$221,000  
**Mortgage Book:** 8544

**Lender Name:** Ameriquet Mtg Corp  
**Mortgage Date:** 11/02/1999  
**Mortgage Page:** 242

**Recent Mortgage #5**

**Buyer Name:** William Parsons  
**Mortgage Amount:** \$182,750  
**Mortgage Book:** 7504

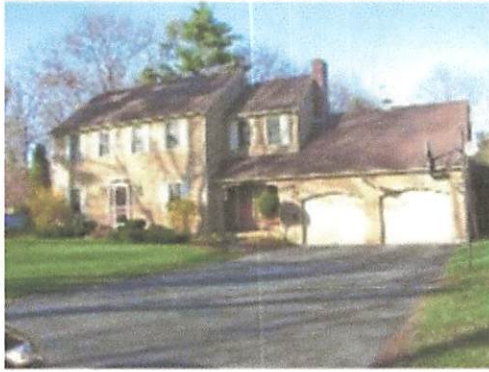
**Lender Name:** M Capital Corp  
**Mortgage Date:** 03/02/1998  
**Mortgage Page:** 333

**MLS Property History**

MLS #	Status	Type	Address	Town	List Date	List Price	Sale Price
70108548	SLD	SF	148 Williams Street	Taunton, MA	10/22/2004	\$369,900	\$361,000
70024211	CAN	SF	148 Williams Street	Taunton, MA	04/26/2004	\$389,000	
30732462	EXP	SF	148 Williams Street	Taunton, MA	06/10/2003	\$419,900	\$0

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**MLS # 70108548 - Sold**  
**Single Family - Detached**
**148 Williams Street**  
**Taunton, MA 02780**  
**Bristol County**
**Style: Colonial**
**Color: tan**
**Grade School:**
**Middle School:**
**High School: Public & Private**
**Approx. Acres: 0.49 (21,344 SqFt)**
**Handicap Access/Features:**
**Directions: Gordon Pkwy. between 44 and 140 - Wlms**
**List Price: \$369,900**
**Sale Price: \$361,000**
**Total Rooms: 10**
**Bedrooms: 4**
**Bathrooms: 2f 1h**
**Main Bath: No**
**Fireplaces: 1**
**Approx. Street Frontage:**

**GREAT FIRST TIME OR MOVE UP BUYER OPPORTUNITY. 4 BEDROOMS, 2 1/2 BATHS, FINISHED BASEMENT AND AN INGROUND POOL IN THE BACK YARD PROVIDES GREAT FAMILY ENTERTAINMENT. PROPERTY HAS A FAILED TITLE V. PRE QUAL WITH ALL OFFERS.**

**Property Information**
**Approx. Living Area Total: 2,040 SqFt**
**Approx. Above Grade:**
**Living Area Disclosures:**
**Living Area Includes Below-Grade SqFt: Unspecified Living Area Source: Owner**
**Approx. Below Grade:**
**Heat Zones: 3 Hot Water Baseboard, Oil**
**Cool Zones: 0 None**
**Parking Spaces: 6 Off-Street**
**Garage Spaces: 2 Attached**
**Disclosures: title v failed and the seller is working on design plans.**
**Room Levels, Dimensions and Features**

Room	Level	Size	Features
Living Room:	1		Fireplace
Dining Room:	1		-
Family Room:	1		-
Kitchen:	1		-
Main Bedroom:	2		-
Bedroom 2:	2		-
Bedroom 3:	2		-
Bedroom 4:	2		-
Bedroom 5:	B		-
Bath 1:	2		Bathroom - Full
Bath 2:	2		Bathroom - Full
Bath 3:	B		Bathroom - Half
Bedroom:	B		-

**Features**
**Appliances: Range**
**Area Amenities: Public Transportation, Shopping, Swimming Pool, Tennis Court, Park, Walk/Jog Trails, Golf Course, Medical Facility**
**Basement: Yes Full, Finished**
**Beach: No**
**Construction: Frame**
**Electric: Circuit Breakers, 200 Amps**
**Exterior: Clapboard, Wood**
**Exterior Features: Deck, Pool - Inground, Storage Shed, Professional Landscaping, Fenced Yard**
**Flooring: Wood, Tile, Wall to Wall Carpet**
**Foundation Size: irregular**
**Foundation Description: Poured Concrete**
**Hot Water: Tankless**
**Interior Features: Central Vacuum**
**Lot Description: Paved Drive**
**Road Type: Public, Paved, Publicly Maint.**
**Roof Material: Asphalt/Fiberglass Shingles**
**Other Property Info**
**Adult Community: No**
**Disclosure Declaration: No**
**Exclusions:**
**Home Own Assn: No**
**Lead Paint: Unknown**
**UFFI: Unknown Warranty Features: No**
**Year Built: 1988 Source: Public Record**
**Year Built Description: Approximate**
**Year Round: Yes**
**Short Sale w/Lndr. App. Req: Unknown**
**Lender Owned: Undisclosed**
**Tax Information**
**Pin #:**
**Assessed: \$289,500**
**Tax: \$2,657.61 Tax Year: 2004**

Sewer Utilities: **Private Sewerage**  
 Water Utilities: **City/Town Water**  
 Waterfront: **No**

Book: **4100** Page: **169**  
 Cert:  
 Zoning Code: **Residentia**  
 Map: **M:4P:0** Block: Lot:

#### Compensation

Sub-Agency: **3.0** Buyer's Broker: **3.0**  
 Facilitator:  
 Compensation Based On:

#### Office/Agent Information

Listing Office: **New England Group Services Inc. (508) 543-3210 Ext. 111**  
 Listing Agent: **Kenny Olson (508) 543-3210**  
 Team Member(s):  
 Sale Office: **New England Group Services Inc. (508) 543-3210**  
 Sale Agent: **Erik McKenzie (774) 306-1396**  
 Listing Agreement Type: **Exclusive Right to Sell**  
 Entry Only: **No**  
 Showing: Sub-Agency: **Call List Office, Call List Agent, Lock Box**  
 Showing: Buyer's Broker: **Call List Office, Call List Agent, Lock Box**  
 Showing: Facilitator:  
 Special Showing Instructions:

#### Market Information

Listing Date: <b>10/22/2004</b>	Listing Market Time: MLS# has been on for <b>145</b> day(s)
Days on Market: Property has been on the market for a total of <b>253</b> day(s)	Office Market Time: Office has listed this property for <b>145</b> day(s)
Expiration Date:	Cash Paid for Upgrades:
Original Price: <b>\$369,900</b>	Seller Concessions at Closing:
Off Market Date: <b>3/31/2005</b>	Financing: <b>Conv. Fixed</b>
Sale Date: <b>5/24/2005</b>	Sale-to-List Ratio: <b>97.59%</b>
Sale Price: <b>\$361,000</b>	
Offer Date: <b>3/31/2005</b>	Days to Offer: <b>145</b>

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